

CITIZENS REPUBLIC BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1205688	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$9,710	\$9,212	-5.1%		
Loans	\$6,257	\$5,540	-11.5%		
Construction & development	\$321	\$122	-62.1%		
Closed-end 1-4 family residential	\$1,187	\$975	-17.9%		
Home equity	\$537	\$479	-10.8%		
Credit card	\$0	\$0	-8.3%		
Other consumer	\$905	\$944	4.2%		
Commercial & Industrial	\$939	\$1,130	20.3%		
Commercial real estate	\$2,017	\$1,595	-20.9%		
Unused commitments	\$943	\$932	-1.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,222	\$2,528	13.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$297	\$227	-23.5%		
Cash & balances due	\$537	\$461	-14.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$78	\$41	-47.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$81	\$55	-31.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,904	\$8,360	-6.1%		
Deposits	\$7,796	\$7,452	-4.4%		
Total other borrowings	\$994	\$803	-19.3%		
FHLB advances	\$837	\$658	-21.4%		
Equity					
Equity capital at quarter end	\$806	\$853	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$101	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	8.4%	--		
Tier 1 risk based capital ratio	11.5%	13.5%	--		
Total risk based capital ratio	12.8%	14.8%	--		
Return on equity ¹	-48.8%	9.5%	--		
Return on assets ¹	-4.3%	0.9%	--		
Net interest margin ¹	3.6%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	124.4%	192.3%	--		
Loss provision to net charge-offs (qtr)	82.4%	46.0%	--		
Net charge-offs to average loans and leases ¹	9.7%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.5%	1.3%	9.5%	2.7%	--
Closed-end 1-4 family residential	3.2%	2.1%	1.4%	0.4%	--
Home equity	1.5%	1.3%	0.8%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.2%	0.5%	0.4%	--
Commercial & Industrial	4.1%	1.0%	2.0%	0.1%	--
Commercial real estate	5.2%	3.0%	3.2%	1.1%	--
Total loans	3.8%	1.6%	2.5%	0.6%	--